Standard Bank (Mauritius) Ltd

Net Stable Funding Ratio (NSFR) Disclosure – Quarter Ending September 2026

	Annex 4: Minimum NSFR Disclosure Requirements Template					
	Reporting bank name: Standard Bank (Mauritius) Limited Reporting Period: 30th September 2026	Unweighted value by residual maturity				
	(Reporting currency: USD)	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1yr	Weighted value
SN	ASF Item					
1	**Capital: (SN 2+SN 3)**	**250,046,169**	**-**	**-**	**-**	**250,046,169**
2	*Regulatory capital*	250,046,169	-	-	-	**250,046,169**
3	*Other capital instruments*	-	-	-		-
4	**Retail deposits and deposits from small business customers: (SN 5+ SN 6)**	**-**	**345,291**	**-**	**-**	**310,762**
5	*Stable deposits*	-	-	-	-	-
6	*Less stable deposits*	-	345,291	-	-	310,762
7	**Wholesale funding (SN 8+ SN 9)**	**1,886,134,944**	**715,882,635**	**6,569,263**	**-**	**1,304,293,421**
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	1,886,134,944	715,882,635	6,569,263	-	1,304,293,421
10	**Other liabilities: (SN 11+ SN 12)**	**-**	**45,607,961**	**3,692,904**	**44,031,097**	**45,877,549**
11	*NSFR derivative liabilities*		-	-	-	
12	*All other liabilities and equity not included in the above categories*	-	45,607,961	3,692,904	44,031,097	45,877,549
13	**Total ASF (SN 1+SN 4+ SN 7+SN 10)**					**1,600,527,900**
	RSF Item					
14	**Total NSFR High Quality Liquid Assets (HQLA)**		**121,281,300**	**45,771,165**	**247,580,021**	**20,731,624**
15	**Deposits held at financial institutions for operational purposes**	**-**	**169,620,785**	**-**	**-**	**84,810,393**
16	**Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)**	**-**	**1,735,798,404**	**167,844,376**	**710,991,415**	**1,039,171,079**
17	Performing loans to financial institutions secured by HQLA 1	-	7,380,935	-	-	1,107,140
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to financial institutions	-	1,541,313,916	166,177,298	167,001,232	481,286,968
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	187,103,553	1,667,078	543,990,183	556,776,971
20	*With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit Risk*	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	-	-
22	*With a risk weight of 35% under the the Guideline on Standardised Approach to Credit Risk*	-	-	-	-	-
23	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	-	-	-		-
24	**Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)**	**-**	**60,198,890**	**455,975**	**10,769,434**	**71,424,299**
25	*Physical traded commodities, including gold*	-				-
26	*Assets posted as initial margin for derivative contracts and contributions to default funds of a Central Counterparty (CCP)*		-	-	-	-
27	*NSFR derivative assets*		-	-	-	-
28	*NSFR derivative liabilities before deduction of variation margin posted*		-	-	-	-
29	*All other assets not included in the above categories*		60,198,890	455,975	10,769,434	71,424,299
30	**Off-balance sheet items**		**450,715,534**			**22,535,777**
31	**Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)**					**1,238,673,172**
32	**Net Stable Funding Ratio (%) (SN 13/ SN 31)**					**129.21%**

Note: Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.

Comments:

1. Net Stable Funding Ratio (NSFR) is defined as the amount of available stable funding relative to the amount of required stable funding.

2. The reported values are based on September 2026 month end figures (consolidated level).

3. As at 30th September 2026, the consolidated NSFR of the bank was at 129% above the minimum regulatory requirement of 100%.